

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re

BELCHER, Robert
SS# xxx-xx-4344

Debtor

Chapter 13
Case No. 22-10560-JEB

**TRUSTEE’S OBJECTION TO CONFIRMATION OF
DEBTOR’S CHAPTER 13 PLAN**

Now comes Carolyn A. Bankowski, Standing Chapter 13 Trustee (“Trustee”), and respectfully objects to confirmation of the Debtor’s Chapter 13 Plan, (the “Plan”), and for reasons says as follows:

1. The Debtor filed a voluntary petition for relief under Chapter 7 on April 27, 2022 and converted to a Chapter 13 on July 20, 2022. On August 16, 2022, the Trustee convened and presided at a 341 meeting of creditors. On August 10, 2022 the Debtor filed the Plan.
2. On Schedule B, line #32, the Debtor lists an interest in his mother’s estate in an unknown amount. On Schedule B, line #34, the Debtor lists a possible claim against the Bank of New York for an unknown amount. There is no provision in the Plan that states any non-exempt proceeds will be paid to the unsecured creditors. The current Plan provides for a 100% dividend of unsecured claims totaling \$804.00, however, more unsecured claims may be filed. The Plan does not satisfy the best interest of creditors test set forth in 11 U.S.C. sec 1325(a)(4).

WHEREFORE, the Trustee requests that the Court sustain the objection to confirmation and for such other relief as is proper.

Dated: August 18, 2022

Respectfully submitted,
Carolyn A. Bankowski
Standing Chapter 13 Trustee

/s/ Carolyn A. Bankowski
Carolyn A. Bankowski, BBO# 631056
Patricia A. Remer, BBO #639594
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Certificate of Service

The undersigned hereby certifies that on August 18, 2022, a copy of the Trustee's Objection to Debtors Chapter 13 Plan was served via electronic filing, first class mail, postage prepaid on the debtor and debtor's counsel at the addresses set forth below.

Robert Belcher
590 Truman Highway
Hyde Park, MA 02136

John F. Sommerstein
Law Offices of John F. Sommerstein
1091 Washington Street
Gloucester, MA 01930
gr

/s/ Carolyn A. Bankowski
Carolyn A. Bankowski